

Dear Rep. Houghton,

I'm a Vermont voter in Windham-3, and I'm writing to you in your role as Committee Chair to express my support for H.721. The part of the bill that would affect my family the most in the immediate term is the expansion of Dr. Dynasaur to age 26.

I recently had to negotiate the Medicaid "unwinding" process, which happened to coincide with my daughter turning 19 a few weeks ago and aging out of Dr. Dynasaur. She is not in school and is not working (and not able to work), but she doesn't qualify for adult Medicaid (even though she has no income) because she's our legal dependent. She will be going on my husband's and my Blue Cross Blue Shield of Vermont plan through the ACA in a few days, but this will mean a huge increase in household expenses for us that we can't really afford.

Dr. Dynasaur has been fantastic for our family--it's a major reason that I was able to afford to start a small business with my sister, Bobolink Communications LLC, here in Saxtons River, and it's enabled my family to obtain and afford all of the medical care both our kids have needed during their childhoods. On the other hand, on the ACA, my husband and I ration our care and sometimes forgo tests and procedures for financial reasons. We receive an Advance Premium Tax Credit and Vermont Premium Assistance, bringing our monthly premiums down from a prohibitive \$3K a month to just under \$500 a month, which is doable for our family. But we struggle to afford the thousands of additional dollars a year we spend on copays, deductibles, and co-insurance. Like Dr. Dynasaur, the ACA has also been instrumental in allowing me to run my own business and still have insurance (my husband's employer does not offer insurance), but it pales in comparison to the quality and affordability of the Medicaid we've been able to access for our kids. (Our son is 16 and is still on Dr. Dynasaur.)

The passage of H.721 would have an enormous positive impact on my family and on the health of both my children. I'd be happy to enter the above as written testimony if that would be helpful.

Madeline

Madeline Bergstrom